

PATENT COOPERATION TREATY

From the
INTERNATIONAL PRELIMINARY EXAMINING AUTHORITY

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PCT

NOTIFICATION OF TRANSMITTAL OF
INTERNATIONAL PRELIMINARY
REPORT ON PATENTABILITY
(Chapter II of the Patent Cooperation Treaty)
(PCT Rule 71.1)

Date of mailing
(day/month/year) 12 January 2006 (12.01.2006)

Applicant's or agent's file reference
SGG-1716-PCT

IMPORTANT NOTIFICATION

International application No.
PCT/KR 2003/001754

International filing date (day/month/year)
29 August 2003 (29.08.2003)

Priority Date (day/month/year)

Applicant

HAREXINFOTECH INC.

1. The applicant is hereby notified that this International Preliminary Examining Authority transmits herewith the international preliminary examination report and its annexes, if any, established on the international application.
2. A copy of the report and its annexes, if any, is being transmitted to the International Bureau for communication to all the elected Offices.
3. Where required by any of the elected Offices, the International Bureau will prepare an English translation of the report (but not of any annexes) and will transmit such translation to those Offices.

4. REMINDER

The applicant must enter the national phase before each elected Office by performing certain acts (filing translations and paying national fees) within 30 months from the priority date (or later in some Offices) (Article 39(1)) (see also the reminder sent by the International Bureau with Form PCT/IB/301).

Where a translation of the international application must be furnished to an elected Office, that translation must contain a translation of any annexes to the international preliminary report on patentability. It is the applicant's responsibility to prepare and furnish such translation directly to each elected Office concerned.

For further details on the applicable time limits and requirements of the elected Offices, see Volume II of the PCT Applicant's Guide.

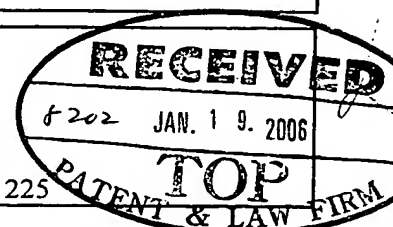
The applicant's attention is drawn to Article 33(5), which provides that the criteria of novelty, inventive step and industrial applicability described in Article 33(2) to (4) merely serve the purposes of international preliminary examination and that "any Contracting State may apply additional or different criteria for the purposes of deciding whether, in that State, the claimed invention is patentable or not" (see also Article 27(5)). Such additional criteria may relate, for example, to exemptions from patentability, requirements for enabling disclosure, clarity and support for the claims.

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PATENT COOPERATION TREATY

PCT

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

(PCT Article 36 and Rule 70)

Applicant's or agent's file reference SGG-1716-PCT	FOR FURTHER ACTION See Notification of Transmittal of International Preliminary Examination Report (Form PCT/IPEA/416)	
International application No. PCT/KR 2003/001754	International filing date (<i>day/month/year</i>) 29 August 2003 (29.08.2003)	Priority Date (<i>day/month/year</i>)
International Patent Classification (IPC) or national classification and IPC IPC⁷: G07F 7/08, G06F 17/60, H04M 11/00, H04Q 7/32		
Applicant HAREXINFOTECH INC.		

<p>1. This international preliminary examination report has been prepared by this International Preliminary Examination Authority and is transmitted to the applicant according to Article 36.</p> <p>2. This REPORT consists of a total of <u>9</u> sheets, including this cover sheet.</p> <p><input checked="" type="checkbox"/> This report is also accompanied by ANNEXES, i.e., sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications made before this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions under the PCT).</p> <p>These annexes consist of a total of <u>7</u> sheets.</p>
<p>3. This report contains indications relating to the following items:</p> <p>I. <input checked="" type="checkbox"/> Basis of the opinion</p> <p>II. <input type="checkbox"/> Priority</p> <p>III. <input type="checkbox"/> Non-establishment of opinion with regard to novelty, inventive step and industrial applicability</p> <p>IV. <input checked="" type="checkbox"/> Lack of unity of invention</p> <p>V. <input checked="" type="checkbox"/> Reasoned statement under Rule 66.2(a)(ii) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement</p> <p>VI. <input type="checkbox"/> Certain documents cited</p> <p>VII. <input checked="" type="checkbox"/> Certain defects in the international application</p> <p>VIII. <input checked="" type="checkbox"/> Certain observations on the international application</p>

Date of submission of the demand 28.03.2005	Date of completion of this report 21 December 2005 (21.12.2005)
Name and mailing address of the IPEA/AT Austrian Patent Office Dresdner Straße 87 A-1200 Vienna Facsimile No. 1/53424/200	Authorized officer LOIBNER K. Telephone No. 1/53424/323

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.

PCT/KR 2003/001754

I. Basis of the report

1. With regard to the elements of the international application:*

- ☐ the international application as originally filed
- ☒ the description:
 pages 2-9, as originally filed
 pages _____, filed with the demand
 pages 1, 1a, 1b, filed with the letter of 8 December 2005 (08.12.2005).
- ☒ the claims:
 pages _____, as originally filed
 pages _____, as amended (together with any statement) under Article 19
 pages _____, filed with the demand
 pages 10-13, filed with the letter of 8 December 2005 (08.12.2005).
- ☒ the drawings:
 pages 1/7 - 7/7, as originally filed
 pages _____, filed with the demand
 pages _____, filed with the letter of _____.
- ☐ the sequence listing part of the description:
 pages _____, as originally filed
 pages _____, filed with the demand
 pages _____, filed with the letter of _____.

2. With regard to the language, all the elements marked above were available or furnished to this Authority in the language in which the international application was filed, unless otherwise indicated under this item.

These elements were available or furnished to this Authority in the following language _____ which is:

- ☐ the language of a translation furnished for the purposes of international search (under Rule 23.1(b)).
- ☐ the language of publication of the international application (under Rule 48.3(b)).
- ☐ the language of the translation furnished for the purposes of international preliminary examination (under Rule 55.2 and/or 55.3).

3. With regard to any nucleotide and/or amino acid sequence disclosed in the international application, the international preliminary examination was carried out on the basis of the sequence listing:

- ☐ contained in the international application in printed form.
- ☐ filed together with the international application in computer readable form.
- ☐ furnished subsequently to this Authority in written form.
- ☐ furnished subsequently to this Authority in computer readable form.
- ☐ The statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished.
- ☐ The statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished.

4. ☐ The amendments have resulted in the cancellation of:

- ☐ the description, pages _____.
- ☐ the claims, Nos. _____.
- ☐ the drawings, sheets/fig _____.

5. ☐ This report has been established as if (some of) the amendments had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).**

* Replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as „originally filed“ and are not annexed to this report since they do not contain amendments (Rules 70.16 and 70.17).

** Any replacement sheet containing such amendments must be referred to under item 1 and annexed to this report.

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IV. Lack of unity of invention

1. In response to the invitation to restrict or pay additional fees the applicant has:

- ☐ restricted the claims.
- ☐ paid additional fees.
- ☐ paid additional fees under protest.
- ☐ neither restricted nor paid additional fees.

2. ☒ This Authority found that the requirements of unity of invention is not complied with and chose, according to Rule 68.1, not to invite the applicant to restrict or pay additional fees.

3. This Authority considers that the requirements of unity of invention in accordance with Rules 13.1, 13.2 and 13.3 is

- ☐ complied with.
- ☒ not complied with for the following reasons:

Multiple inventions found in this international application, as follows:

Group I - Claims 1-12: Drawn to a user interfacing method of performing financial settlement using a mobile unit, whereby the essential steps of said method describes the process to enable a user to select a particular financial settlement card out of a plurality of financial settlement cards, whereby said plurality of financial settlement cards are stored in the mobile unit and said particular financial settlement card is selected as a default settlement card used for following mobile payment applications in conjunction with an immediate settlement item on the menu option.

Group II - Claims 13-18: Drawn to a user interfacing method of performing financial settlement using a mobile unit, whereby the essential steps of said method describes the process to enable the infrastructure, i.e. a base unit, to select a particular financial settlement card out of a plurality of financial settlement cards, whereby said plurality of financial settlement cards are stored in the mobile unit and said particular financial settlement card is selected as a default settlement card used for following mobile payment applications.

Group III - Claim 19: Drawn to user interfacing method of performing financial settlement using a mobile unit whereby information is transmitted and received between a mobile unit and a base unit connected as a card terminal, whereby the essential steps of said method describes the process of performing a settlement when pressing an external key of the mobile unit.

cont'd. Supplemental Box

4. Consequently, the following parts of the international application were the subject of international preliminary examination in establishing this opinion:

- ☐ all parts.
- ☐ the parts relating to claims Nos. _____.

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PCT/KR 2003/001754**V. Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement**

1. Statement Novelty (N)	Claims 1-19	YES
	Claims ----	NO
Inventive step (IS)	Claims 1-18	YES
	Claims 19	NO
Industrial applicability (IA)	Claims 1-19	YES
	Claims ----	NO

Citations and explanations (Rule 70.7)

The following documents have been cited in the Search Report:

D1: WO 1998/034203 A1
D2: WO 2002/080122 A1
D3: US 6016476 A
D4: WO 2002/065404 A2
D5: GB 2353389 A

Document D1, which is considered to represent the closest prior art, discloses according to the essential features of independent claim 1 a mobile unit storing a plurality of financial identification codes, wherein each financial identification code may represent an individual credit card account, for example a VISA or an AMERICAN EXPRESS account. When performing a transaction the user of the mobile unit is enabled to select the particular credit card account which is used for the settlement of said transaction. More precisely, the user interface of said mobile unit comprising a display screen and a keypad. For each of the financial identification codes stored in said mobile unit the corresponding icon of the represented credit card account is displayed at the display screen (*cf. Fig. 3*). Then the customer enters a selection by pressing the appropriate button on the keypad of the mobile unit, wherein the selection corresponds to the number of the selected account (*cf. Fig. 4*). Moreover, the customer may be required to enter a personal identification number (PIN) before authorizing the transaction.

Document D2 discloses in line with the essential features of the invention according to independent claim 19 a user interfacing method whereby after pressing an external key on a mobile unit the card information corresponding to a previously selected card is transmitted from the mobile unit to the base unit to thereby perform a settlement (*cf. page 9, lines 4-15*).

Supplemental Box

(To be used when the space in any of the preceding boxes is not sufficient)

Continuation of: Box V (page 1)

The invention according to document D3 is drawn to a portable device storing a plurality of financial information items such as credit card information, ATM card information and debit card information as well as personal information, wherein the selected financial information item is written to a smart card which is used during further transactions (*cf. column 3, line 53 – page 4, line 11*). The stored personal information is used for user verification prior to accessing the smart card. According to another embodiment of this invention, the selected financial information sent from the portable device to the transaction terminal using wireless communication (*cf. page 12, lines 5-29*). This embodiment is directed to the same principle as the present application with respect to further details of managing/selecting a default card, providing additional security by verifying that the selected default card has not been expired and may only be used by authorized users.

From document D4 a cellular telephone is known which stores a plurality of electronic cards, such as loyalty cards, identity cards, credit cards, etc. wherein each electronic card corresponds to a particular provider. When using the electronic cards of a particular provider during a transaction, the user is enabled to select the provider by scrolling through the list of providers (*cf. page 6, lines 23-33, page 10, lines 11-15, page 16, line 19 – page 17, line 10*).

Document D5 is related to a portable terminal storing a plurality of electronic vouchers. The portable terminal includes a display, an input device and a voucher manager. The voucher manager is configured to present a graphical representation of the voucher on the display, whereby the selected voucher is transmitted during the redemption process (*cf. page 10, lines 11-25*).

According to the teaching of each documents D1 to D5, it is known that a mobile unit stores a plurality of financial settlement cards, whereby the mobile unit provides a user interface which enables the user to select an individual card among the plurality of financial settlement cards stored in the mobile unit, whereby said individual card is used for a single financial transaction. Therefore, prior to each financial transaction a particular financial settlement card must be selected by the user.

Document D2 additionally reveals the feature of pressing an external key to send the information corresponding to a previously selected financial card to thereby perform a settlement.

The present application aims at the purpose of providing a user interfacing method which allows to use a number of financial settlement cards contained in a portable phone more conveniently as compared to the solutions revealed by the cited prior art.

According to the subject matter of the invention according to claims 1-12 this objective is achieved by providing a user interface method which allows the user to select an individual card among the plurality of financial settlement cards stored in the mobile unit which is determined to be a selected default card. In conjunction with the special technical feature of an immediate settlement item on the menu option the said selected default card may be used also for further transactions without the need for the user to select a particular financial settlement card each time a transaction is made.

Supplemental Box

(To be used when the space in any of the preceding boxes is not sufficient)

Continuation of: Box V (page 2)

Therefore, the subject matter of independent claim 1 is new and inventive and the subject matter of dependent claims 2-12 is new and inventive by virtue of dependency.

According to the subject matter of the invention according to claims 13-18 the above mentioned objective is achieved by providing another user interface method which allows the infrastructure, i.e. the base unit, to select an individual card among the plurality of financial settlement cards stored in the mobile unit which is determined to be a selected default card, whereby the selected default card may be used also for further transactions without the need of the user to select a particular financial settlement card each time a transaction is made.

Therefore, the subject matter of independent claim 13 is new and inventive and the subject matter of dependent claims 14-18 is new and inventive by virtue of dependency.

According to the subject matter of the invention according to independent claim 19 an external key is provided on an outer portion of the mobile unit and when pressing said external key a financial settlement is performed by transmitting card information of a pre-selected default card to the infrastructure, i.e. the base unit.

The subject matter of independent claim 19 differs from the solution revealed in document D2 only in the minor modification that information corresponding to a pre-selected default card is transmitted, whereby according to document D2 information corresponding to a selected card is transmitted.

When considering the special case that the mobile unit stores financial information corresponding to a single card only it becomes obvious to the skilled artisan, that the additional step of selecting a card for transaction as revealed in document D2 is indeed not needed and that the financial information corresponding to the single card can straightforwardly be sent when pressing the external key. Therefore, the subject matter of the invention according to the subject matter of independent claim 19 does not involve an inventive step.

Industrial applicability is obviously given.

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VII. Certain defects in the international application

The following defects in the form or contents of the international application have been noted:

In order to meet the requirements of Rule 6.3 (b) PCT, whenever appropriate, each independent claim should have been clearly delimited in relation to the closest prior art (for example D1) using the two-part form.

VIII. Certain observations on the international application

The following observations on the clarity of the claims, description, and drawings or on the question whether the claims are fully supported by the description, are made:

The various definitions of the invention given in independent method claim 1 to enable the user to determine a particular financial settlement card out of a plurality of financial settlement cards stored in a mobile unit and of independent method claim 13 to enable the infrastructure, i.e. a base unit, to determine a particular financial settlement card out of a plurality of financial settlement cards stored in a mobile unit and of independent method claim 19 to initiate a financial settlement between a mobile unit and a base unit by pressing an external key are drawn to different user interfacing methods for performing financial settlements using a mobile unit are, as already stated in Box 2, not linked by a single general inventive concept. Moreover, due to the unnecessary number of independent method claims, the claims are as a whole not clear and concise, contrary to Article 6 PCT.

Therefore, the claims should have been recast such that the claims are linked by a single general inventive concept and that they include only the minimum necessary number of independent claims in any one category (Rule 6.4(a)-(c) PCT).

In the present case it is considered appropriate to use only one independent method claim.

The subject matter of independent claim 1 contains the feature "outputting a password input guiding message as a sound signal". Said feature, however, lacks support of description, as said feature is only described in conjunction with the invention according to the subject matter of independent claims 13 or 19 (cf. page 7, lines 22-24).

Dependent claim 3 refers with the definite article "the" to a "message informing of a deletion of the default card". However, said "message informing of a deletion of the default card" has not previously been defined in the subject matter of the claim dependent claim 3 refers to. The subject matter of dependent claim 3 should have therefore been clarified, e.g. by using the indefinite article "a".

The same objection made above is in essence also valid for the subject matter of dependent claim 6, with respect to the feature of "the settlement completion screen", whereby said features has not been previously defined.

Finally, the reference of dependent claim 8 should have been amended properly, as the subject matter of said dependent claim refers to itself.

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Supplemental Box

(To be used when the space in any of the preceding boxes is not sufficient)

Continuation of: **Box IV**

The special technical feature of Group I invention is the concept to enable the user to determine a particular financial settlement card out of a plurality of financial settlement cards in conjunction with the special technical feature of an immediate settlement item on the menu option.

The special technical feature of Group II invention is the concept to enable the infrastructure, i.e. the base unit, to determine a particular financial settlement card out of a plurality of financial settlement cards.

The special technical feature of Group III invention is the concept to initiate a financial settlement between a mobile unit and a base unit by pressing an external key.

Unity of invention is lacking as the special technical feature of Group I invention is not present in Group II and Group III invention, the special technical feature of Group II invention is not present in Group I and Group III invention and the special technical feature of Group III invention is not present in Group I and Group II invention.

Therefore, although the various concepts revealed in the present application aim at the same purpose of providing better usability when performing financial settlements, the said better usability is achieved by different solutions according to different inventions.